

From: Gary Kreissman <gk@groupprm.com>
Sent: Sunday, September 20, 2015 9:01 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32 is a mistake for conservative investors

As a long-time user of covered call options to build retirement accounts, I would urge you not to alter this process. It does not ask risk to retirement portfolios – it reduce the risk and provides a solid income strategy in a low-interest rate environment.

Thank you for your consideration

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